BCU

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<mail id>>
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

Dear <<Name 1>>,

We value and respect the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved your personal information. We recently learned that the email account of one of our employees was compromised when it was used to spam or send an unsolicited email. Upon learning of the incident, we promptly deleted the email account credentials to prevent any additional impact on our system. In addition, we have also retained a leading forensic security firm to help us analyze the situation, identify potentially affected members and remediate our system.

It is important to note that we have no reason to believe that the intent of the compromise was anything other than sending the unsolicited email, and have no evidence to suggest that anyone's information has been or will be misused.

Protecting your data is a top priority for everyone at BCU. We take seriously the trust you have placed in us, and that's why we are sharing with you what we know about this situation. The enclosed notice contains full details, including what personal information was potentially accessed and the steps we encourage you to take to protect against fraud.

I understand you may have questions or concerns and we're here to help in every way possible. A team of representatives who are experts in dealing with these matters is available to take your call at 844-512-9008 from 8 a.m. - 8 p.m. CST, Monday through Friday.

Sincerely,

Michael Valentine

Michael G. Valentine
President/CEO

NOTICE OF DATA BREACH	
What Happened?	We value and respect the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved certain of your personal information. On October 11, 2016, we learned that the email account of one of our employees had been compromised as part of an investigation we undertook after the email account was used to SPAM, or send an unsolicited email. Upon learning of the incident, we promptly terminated the email account credentials. We also retained a leading forensic security firm to confirm that the event was limited to the one email account. At this point, we have no reason to believe that the intent of the compromise was anything other than sending the unsolicited email. We are not aware of any fraud or identity theft to any of our members or other individuals. Nevertheless, because the account was compromised, we searched the entirety of the account for any personal information. We recently determined that the email account included the personal information of some individuals. You are receiving this notice because you are one of those individuals.
What Information Was Involved?	The account contained certain personal information including names, or partial names, Social Security numbers and, for some individuals, a bank account number, credit card number and/or driver's license number.
What We Are Doing.	As discussed above, we took multiple actions to fix the compromise and confirm the security of our systems. We also have arranged for the identity theft protection services described below.
What You Can Do.	As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identify theft by, among other things, reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general as well as the Federal Trade Commission ("FTC").
Additional Important Information	We arranged and want to encourage you to take advantage of the complimentary one-year credit monitoring and identity protection services we are offering you through Experian's® ProtectMyID® Alert. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided with this letter.** You may wish to review the tips provided by the FTC on how to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. *Take Charge: Fighting Back Against Identity Theft*, a comprehensive guide from the FTC to help you guard against and deal with identity theft, may be found on the FTC's website at http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm. We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

	Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page. **Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally $5 to $20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information. You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below. Equifax (www.equifax.com) P.O. Box 105851 Atlanta, GA 30348 800-685-1111 **Fraud Alerts:** P.O. Box 105069 Atlanta, GA 30348 **Credit Freezes:** P.O. Box 105788 Atlanta, GA 30348 Experian (www.experian.com) P.O. Box 2002 Allen, TX 75013 888-397-3742 **Fraud Alerts and Security Freezes:** P.O. Box 9554 Allen, TX 75013 TransUnion (www.transunion.com) P.O. Box 105281 Atlanta, GA 30348 877-322-8228 **Fraud Alerts and Security Freezes:** P.O. Box 2000 Chester, PA 19022 888-909-8872 **California Residents:** This notice has not been postponed at the request of a law enforcement agency. **Maryland Residents:** Maryland residents can contact the Office of the Attorney General at: Office of the Attorney General 220 St. Paul Place, Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us.
For More Information.	For further information and assistance, please call **844-512-9008** between 8 a.m. and 8 p.m., Central time, Monday through Friday.

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. **ENSURE That You Enroll By: <<Enrollment Deadline>>** (Your code will not work after this date.)
2. **VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/redeem**
3. **PROVIDE Your Activation Code: <<ACTIVATION_CODE>>**

If you have questions or need an alternative to enrolling online, please call 1-877-288-8057 and provide engagement # <<Engagement Number>>.

ADDITIONAL DETAILS REGARDING YOUR ONE-YEAR PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution and ProtectMyID ExtendCARE:** Toll-free access to U.S.-based customer care and a dedicated Identity Theft Resolution agent, who will walk you through the process of fraud resolution from start to finish for seamless service. The agent will investigate each incident; help you contact credit grantors to dispute charges and close accounts, including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **$1 Million Identity Theft Insurance:** Immediately covers certain costs, including lost wages, private investigator fees and unauthorized electronic fund transfers.

Activate your membership today at www.protectmyid.com/redeem
or call 1-877-288-8057 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 1-877-288-8057.